

**Before the State of South Carolina
Department of Insurance**

In the matter of:
Alisia H. Akbar
d/b/a Alexis Bail Bonding Co.
4431 Bluff Road
Columbia, South Carolina 29223.
SCDI File Numbers 2002-113627, 115551.

**Consent Order
Imposing Administrative Penalty**

This matter comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and Alisia H. Akbar/ Alexis Bail Bonding Co., a licensed South Carolina resident Professional Bail Bondsman.

Upon review of this matter, I hereby find as fact, that Alexis Bail Bonding Company/ Alisia Akbar did use unlicensed individuals to perform bail bondsman functions. Alisia Akbar acknowledges this and contends this failure resulted from inadvertence and oversight and not from any intent to avoid the requirements of the law. Nevertheless, these actions can ultimately lead to the revocation of her license to transact the business of bail bondsman in South Carolina following a public hearing at the Administrative Law Judge Division pursuant to S.C. Code Ann. § 38-53-160 (Supp.2002).

Rather than awaiting the outcome of impending administrative disciplinary proceedings against her, Alisia Akbar and the Department agreed to submit the entire matter to me, along with their specific recommendation, for my summary decision. The consensual recommendation was that, in lieu of the Department seeking to revoke Alisia Akbar's license, she would waive her right to a public hearing and immediately pay to the Department an administrative fine in the total amount of \$6,000.00 (\$3,000 on each case).

Section 38-53-150 (a) of the South Carolina Code grants the Director of Insurance the authority to revoke "any license issued under this chapter for... (7) failure to comply with or violation of the provisions of Chapter 53 or of any order or regulation of the Director."□

After a thorough review of the record, and pursuant to my findings of fact, I hereby conclude as a matter of law, that Alisia Akbar has violated S.C. Code Ann. § 38-53-150 and § 38-53-10 (9) (Supp. 2002). As a result, I can now take administrative disciplinary action against her resident license. However, under the discretionary authority provided to me within S.C. Code Ann. § 38-53-150 (B) (Supp. 2002), and after carefully considering the recommendation of the parties, I hereby impose against Alisia Akbar/ Alexis Bail Bonding Co., an administrative fine in the total amount of \$6,000. Alisia Akbar must pay that fine within ten days of the date of my signature upon this consent order. If she does not timely pay that total fine amount, both her license to transact business as a professional bail bondsman and that of Alexis Bail Bonding Co. will be revoked without any further disciplinary proceedings.

Alisia Akbar

The parties have reached this agreement through negotiation and compromise and also after considering the fact that the Department had already taken an administrative disciplinary action against either Alisia Akbar or Alexis Bail Bonding Co. Provided that Alisia Akbar, of Alexis Bail Bonding Co., remains current with all of her monthly filings, and her assurance that in the future she will comply with the State's insurance laws, particularly that of using only licensed runners. The parties expressly agree and understand Alisia Akbar's payment of the agreed-upon penalty constitutes full accord and satisfaction of this matter.

By her signature upon this consent order, Alisia H. Akbar acknowledges that she understands that this administrative order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2002).

Nothing contained within this administrative order should be construed to limit, or to deprive any person of, any private right of action under the law. Nothing contained within this administrative order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement officer or judicial officer. Nothing contained within this administrative order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110(3) (Supp. 2002), of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is, therefore, ordered that Alisia Akbar shall, within fifteen days of the date of my signature on this consent order, pay through the Department an administrative fine in the total amount of \$6,000.00.

It is further ordered that a copy of this consent order be immediately transmitted to the National Association of Insurance Commissioners for distribution to its member states and a copy be placed in Alisia Akbar's licensing file.

This consent order becomes effective as of the date of my signature below.

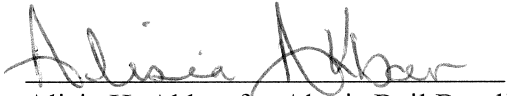


Ernst N. Csiszar
Director

JAN 10, 200³, at
Columbia, South Carolina

Alisia Akbar

I CONSENT:

A handwritten signature in dark ink, appearing to read "Alisia Akbar", is written over a horizontal line.

Alisia H. Akbar for Alexis Bail Bonding Co.
4431 Bluff Road
Columbia, South Carolina 29223.

Dated this 10th day of December, 2002